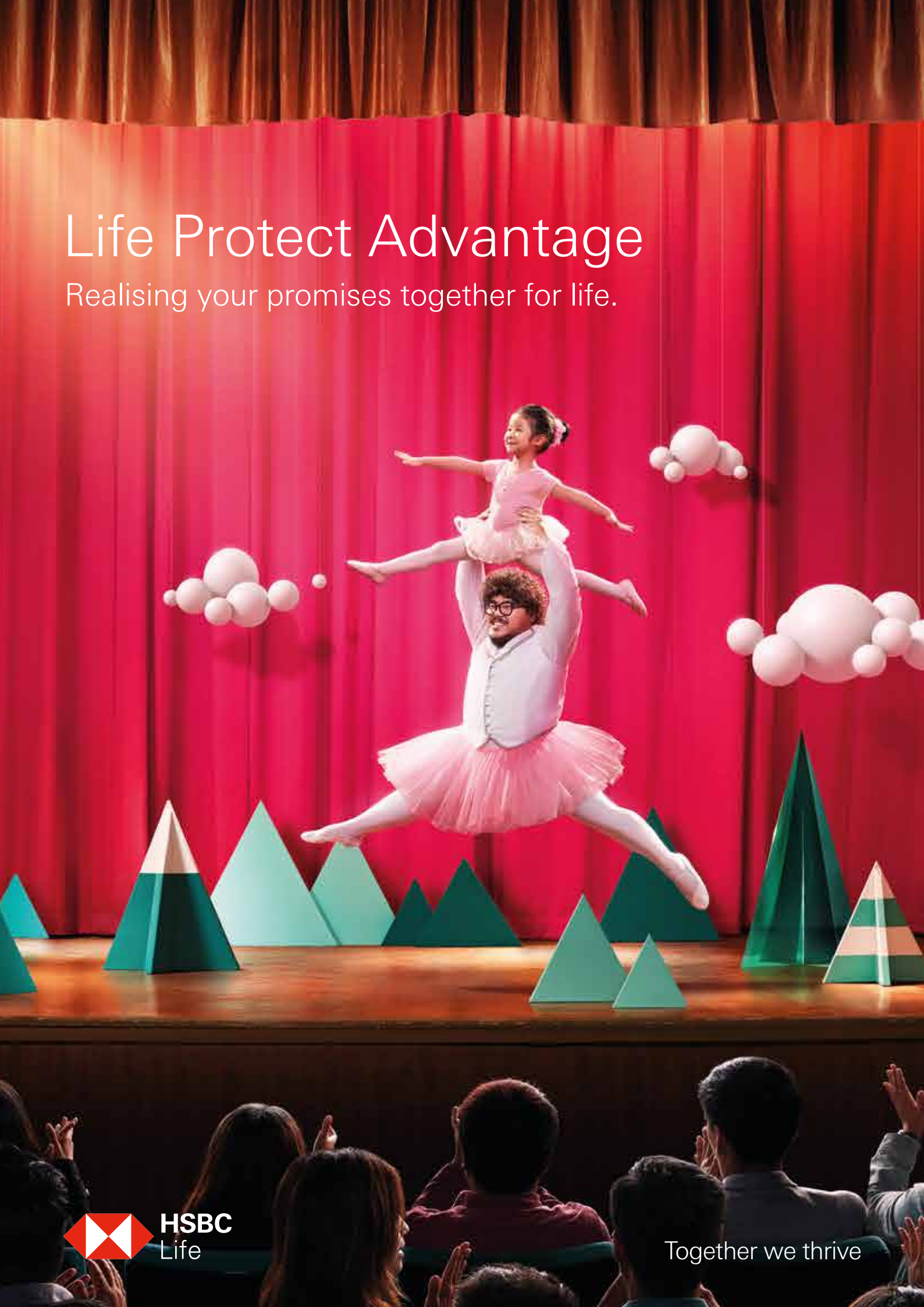


# Life Protect Advantage

Realising your promises together for life.



Together we thrive

# Life may change. Your promises don't.



As you go through life, circumstances around you may change. But your promises to your loved ones need not. Whether you've committed to protecting your spouse with a comfortable retirement or to giving your children the best education, do not let unexpected events come in their way. We value these promises and are here to help you fulfil them – no matter what.

## Life Protect Advantage

A simple participating whole life plan, Life Protect Advantage is designed to help you keep your promises to your family despite life's unexpected changes. It offers flexibility to enhance your coverage with exclusive riders throughout the policy term, and also to accumulate policy cash value with guaranteed and non-guaranteed bonuses, which may be declared from time to time.

### Key Benefits

Life Protect Advantage offers flexible and comprehensive coverage:

#### Basic Coverage

- Death and Terminal Illness up to age 99.
- Total and Permanent Disability up to age 70.

#### Flexible Premium Term

- Choose from 10, 15, 20 or 25 years.

#### Life Advantage Multiplier

- Boost coverage up to 5x sum insured until age 70.

### Unique Benefits

Enjoy greater coverage with these one-of-a-kind benefits:



**Guaranteed  
Family Waiver**



**Life Extender  
Multiplier**



**Guaranteed  
Insurability Option**

# Enjoy protection before any other.



## Guaranteed Family Waiver

Dealing with the death of a family member is stressful. During these times, the least we can do is to reduce your financial burden.

Guaranteed Family Waiver is a unique feature in the market that promises that all your future premiums will be waived after the unexpected loss of your spouse or parent<sup>1</sup>.



<sup>1</sup> In the case of a juvenile policy owned by the Life Insured's parent, the Family Waiver will cover the life of the parent.



## Life Extender Multiplier

The economy can be unpredictable due to market volatility. Life Extender Multiplier ensures that you are well covered until the end of your policy term, by giving you the flexibility to keep your multiplier up to age 99.

You can opt for this option every 5th policy anniversary or during specific life stages before age 60. Fund it with additional premiums or request a policy loan.



## Guaranteed Insurability Option

As you journey through different life stages, your needs evolve. With Guaranteed Insurability Option, you are eligible to buy any life insurance plan<sup>2</sup> offered by us, without having to undergo any medical underwriting.

## Life Stages

Flexibility to enhance your coverage are available during important life stages, including when the Life Insured:



**Changes their marital status.**



**Turns 21 years old.**



**Welcomes a new born baby or adopts a child.**



**Purchases a property in Singapore.**



**Sends a child to primary school, secondary school, polytechnic or university.**








**Enters full-time employment after tertiary graduation.**

<sup>2</sup> You can buy term/whole life/endowment policy that is available at the point of time. Please refer to the policy documents for the full terms and conditions applicable to this feature.

# Enhance your protection with riders.

## Early Critical Protect Advantage





Covers early, intermediate and advanced stages of critical illnesses.

-  Provides the same multiplier coverage that you choose for your base plan.
-  Covers 105 medical conditions spread across the 3 stages and 14 advanced stage critical illnesses.
-  Special benefit (up to 6x) until age 99<sup>3</sup> – additional 20% of the sum insured, if you suffered from any of 24 medical conditions, such as Autism and Diabetes.
-  Accelerated Benign Tumor Benefit accepts customers with benign conditions<sup>4</sup> without any exclusions or loading. HSBC Life will cover the progressive conditions and pay 20% of CI multiplier benefit capped at S\$50,000.
-  Payout of up to S\$700,000, with up to S\$350,000 per claim per condition for early to intermediate stages of critical illnesses, depending on the sum insured.





## Critical Protect Advantage

Covers advanced stage of critical illnesses.

-  Provides the same multiplier coverage that you choose for your base plan.
-  Covers 50 medical conditions.
-  Accelerated Benign Tumor Benefit accepts customer with some benign conditions<sup>4</sup> without any exclusion or loading. HSBC Life will cover the progressive conditions and pay 20% of CI multiplier benefit.
-  Increases your CI payout up to 3 million.

## Critical Waiver Protect Advantage

-  Waives future premiums upon diagnosis of advanced stage of critical illnesses.
-  Covers 49 medical conditions.

<sup>3</sup> For juvenile conditions, the coverage is up to age 18.

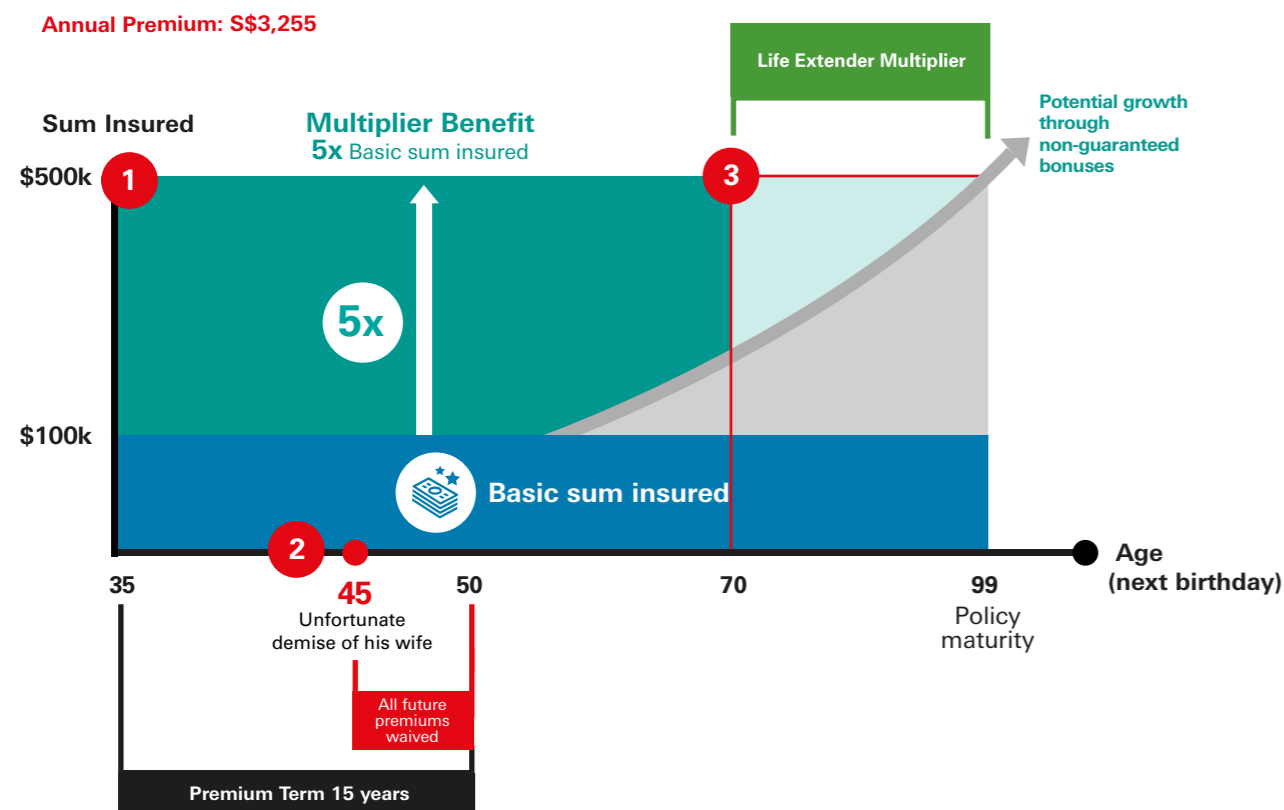
<sup>4</sup> Covered conditions: Benign Breast disorder, elevated prostate-specific antigen (PSA) level, and uterine fibroid. Underwriting results may differ on case-by-case basis.

# How does the plan work?<sup>5</sup>

## Scenario 1

For illustration purposes, let's consider the following scenario. Joe (aged 35, non-smoker) is married with one daughter in a dual income household. At age 45, his wife passes away unexpectedly. Learn how Life Protect Advantage (15 Year Premium Term), with Life Extender Multiplier, helps relieve his financial burden and ensure he can keep his promise to protect his daughter's future.

- 1 5x Sum Insured**  
With Life Advantage Multiplier, Joe's basic sum insured increases 5x, from \$100k to \$500k.
- 2 Guaranteed Family Waiver**  
After the death of his wife, Joe's future premiums for Life Protect Advantage are waived.
- 3 Multiplier Extension to 99**  
With Life Extender Multiplier, Joe can keep his 5x coverage up to age 99 by funding it with additional premiums or policy loan.



## Scenario 2

For illustration purposes, let's consider the following scenario. Sally (aged 30, non-smoker) is the sole caregiver for her ageing parents. She buys Life Protect Advantage (20 Year Premium term) with Life Advantage Multiplier, which increases her basic sum insured 2x, from \$100k to \$200k. Despite suffering from benign breast disorder, the policy is issued without any exclusions or additional premium payments. See how with Early Critical Protect Advantage, Sally receives a higher total payout than her sum assured when she suffers from a series of critical medical conditions.

Annual Premium: \$3,195

Age	Diagnosis and Payout	Sum Insured Status
56	Diagnosis: Early Breast Cancer <sup>5</sup> Payout: \$40,000	Payout for her treatment is taken from her sum insured. The balance remains to cover other conditions. <b>Sum Insured: Reduced to \$160,000</b>
60	Diagnosis: Advanced Stage Breast Cancer <sup>5</sup> Payout: \$20,000	Payout for her mastectomy is covered by Early Critical Protect Advantage. <b>Sum Insured: Remains at \$160,000</b>
65	Diagnosis: Diabetic Complication <sup>5</sup> Payout: \$20,000	Payout for her treatment is covered by Early Critical Protect Advantage. <b>Sum Insured: Remains at \$160,000</b>
69	Diagnosis: Advanced Stage Stroke <sup>5</sup> Payout: \$160,000	Balance sum insured is paid. <b>Policy is terminated.</b>
<b>Sum Insured: \$200,000</b>		<b>Total Payout: \$240,000</b>

<sup>5</sup> Stated payouts are unique to the illustrated scenarios. Depending on the definition and condition, results can differ from case to case. Approach your financial advisor for the product summary and/or general provisions to understand the exact extent of coverage provided by Life Protect Advantage and relevant riders.

We don't just underwrite policies.  
 We underwrite promises.

**Who are we?**

We are backed by and part of the financially strong, highly successful HSBC group. This is beneficial for a number of reasons. Firstly, it means that our commitment to you is secured by the group's formidable financial backbone. Secondly, it means that we have over 150 years of experience in finance and in building trusted relationships.

**What do we stand for?**

Our purpose is to help you keep the promises you make; to yourself, to the people you love or to those who depend upon you. We do this through well thought-out insurance promises. So whether these promises are to protect the things you already have, to invest in the life you want or to look after your family, they are the kinds of promises that are important – the kinds you want to keep.

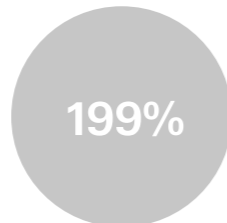
**Our Financial Strength**



We are now a Tier-1 Insurer with over S\$5.8 billion in assets as at 31 December 2018.



A+ rating by Standard & Poor's in 2018.



199% Capital Adequacy Ratio (CAR) as at 31 December 2018.



Awarded the Gold & Star "Excellent Service Award" in 2017 and 2018.

Realise your promises with HSBC Life.

Speak to your Financial Adviser to address your insurance needs.  
 Visit [www.insurance.hsbc.com.sg](http://www.insurance.hsbc.com.sg) for more details



## Important notes

Life Protect Advantage is underwritten by HSBC Insurance (Singapore) Pte. Limited (Reg. No. 195400150N), 21 Collyer Quay #02-01 Singapore 049320.

This brochure contains only general information and does not have regard to the specific investment objectives, financial situation and particular needs of any specific person. It does not constitute an offer to buy or sell an insurance product or service. A copy of the Product Summary in relation to Life Protect Advantage is available and can be obtained from our authorized product distributor. A person interested in this product should read the product summary for details and seek advice from a qualified Financial Adviser before deciding whether to buy this product. Please also refer to the exact terms and conditions, specific details and exclusions applicable in the policy documents that can be obtained from the Financial Adviser. As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid. It is also detrimental to replace an existing life insurance policy with a new one as the new policy may cost more or have fewer benefits at the same cost.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us or visit the LIA or SDIC web-sites ([www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

Information is correct as at 30 May 2019. This advertisement has not been reviewed by the Monetary Authority of Singapore.  
This material is issued by HSBC Insurance (Singapore) Pte. Limited.